

Certificate Number: 05781-PAE-DE-032865980

Bankruptcy Case Number: 19-12974



05781-PAE-DE-032865980

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 23, 2019, at 3:58 o'clock PM PDT, Richard Gaines completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 23, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President